

Pre-nuptial agreement
is first brush with reality
before reality bites

RP's debt-for-equity plan
gets support of world's
speakers of parliament



Pacquiao fights
Velasquez today
in Los Angeles

Filipino maid arrested
in chop-chop murder of
another OFW in Singapore

Imelda on Marcos burial
at Libingan: Just say when

By Gracia Arceles
A11 Starline, Linao, Luzon

MANILA CITY—IMELDA STARR and her husband, former President Ferdinand Marcos, are expected to be buried in the Libingan ng mga Hala (LGH) in the Philippines.

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PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARS, AND VIEWS

Sunday, September 15, 2008 • 33 pages • vol. 34 / no. 271

Amala, excess pounds, bad
knees and all, joins Susan

By Garrylino

MANILA CITY—The former Miss Universe 1968, Susan Amala, is expected to be crowned Miss Universe 2008.

www.inquirer.com

Bishops set special meet

20-30 bishops may belie CBCP stand not asking for GMA resignation



MUCH IN CHILDREN DISCOVER THE JOY OF LEARNING THEIR HERITAGE. For the first time, the Department of Education is offering the Philippine curriculum in its public elementary schools in Metro Manila. At one of the Philippine Elementary School in Taguig, which has a large number of Catholic students, bishops publicly declare their support to the regular use of English, math, science and Philippine history. (Inquirer Photo by [Name])



By Cora P. Santos, JIM May Jr. for the
and Jerome B. [Name]

BACOLOD CITY—SOME 20 to 30 bishops are expected to hold a special meeting tomorrow to reassess their stand on President Macapagal-Arroyo's continued stay in office, according to Inquirer sources.

Several bishops, however, say they are not ready to hold a special meeting to reassess their stand on the president's continued stay in office, according to Inquirer sources.

According to several sources, the meeting was called by the bishops to discuss the president's continued stay in office, according to Inquirer sources.

The 12-member council, chaired by Archbishop of Manila, is expected to hold a special meeting tomorrow to reassess their stand on the president's continued stay in office, according to Inquirer sources.

De La Salle head warns of military intervention

By Ryan D. Bascos,
and John L. Roberts
A11 Starline, Linao, Luzon

MANILA CITY—ARCHBISHOP OF MANILA, Cardinal Jaime Sin, has warned that the military intervention in the Philippines is a possibility.

The special intervention within the

military intervention has been seen by the bishops as a possibility.

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GMA announces 23¢ cut per kWh in Meralco home bills this month

By Christine O. Acosta
and Miguel L. Ho

MANILA CITY—THE POWER GRID, POWER CO. has announced a 23¢ cut per kWh in Meralco home bills this month.

The special intervention within the military intervention has been seen by the bishops as a possibility.

The special intervention within the military intervention has been seen by the bishops as a possibility.

FROM NEW YORK TO TONDO

9/11 a blessing for the homeless

By Vito Cordero

MANILA CITY—THE 9/11 terrorist attack in the United States has been a blessing for the homeless in Manila.

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ORAM SCENARIO GMA, INAP UNITED: The former President Joseph Estrada, with his brother, in front of the Oram Foundation's 10th anniversary celebration. (Inquirer Photo by [Name])

SWS: Half of Pinoys favor people power

ONE OF EVERY TWO FILIPINOS FAVORS using "people power" to remove President Macapagal-Arroyo from office, results of a nationwide Social Weather Stations survey released yesterday showed.

Fifty-one percent of those polled from Aug. 26 to Sept. 5 said they were in favor of a people power revolt should the impeachment case against the President not push through.

On Sept. 6, lawmakers in the House voted 158-51 to uphold the justice committee resolution junking the three impeachment complaints against Ms. Arroyo. However, subsequent mass actions have so far been desultory, failing to stir up a popular uprising.

The percentage scores for and against people power were 62-25 in Metro Manila, 51-28 in the rest of Luzon, 40-31 in the Visayas, and 53-21 in Mindanao, with the remainder of 100 percent being the undecided in each area.

While the middle to upper or ABC classes were split 43-42 on the use of people power, Classes D and E were highly in favor of its use (51-26 for Class D and 54-18 for Class E).

Large majorities in all study areas were for impeachment: 90 percent in Metro Manila, 82

percent in Mindanao, 79 percent in the rest of Luzon, and 69 percent in the Visayas. Overall, 79 percent wanted the President impeached.

The higher the socioeconomic class, and the higher the schooling, the greater the support for either the impeachment or resignation of President Arroyo.

The key factor in the negative sentiment was the belief of most Filipinos (57 percent of the respondents) that Ms. Arroyo's admitted phone calls to "a Comelec official" amounted to instructing him to cheat in the 2004 election, and were not merely meant to protect her votes as she had claimed in her June 27 apology.

Among the minority 36 percent accepting that she had called the Comelec official only to protect her votes, 68 percent were pro-impeachment, 44 percent were pro-resignation, and only 35 percent were pro-people power.

For the survey, SWS conducted face-to-face interviews of 1,200 adults divided into random samples of 300 each in Metro Manila, the rest of Luzon, the Visayas and Mindanao. Sampling error margins were at plus or minus 3 percent for national percentages and plus or minus 6 percent for area percentages.

Used vehicles ban stays—Palace

MALACAÑANG YESTERDAY DENIED IT HAD plans to revoke an executive order banning the importation of used vehicles into the Subic Bay Freeport as alleged by Sen. Richard Gordon, who had threatened to break away from the Arroyo administration over the issue.

According to Press Secretary Ignacio Bunye, he was told by Executive Secretary Eduardo Ermita that he had not seen or heard of a new executive order that would revoke EO 156, as Gordon had claimed.

"I should know," Bunye quoted Ermita as saying.

EO 156 bans the importation of right hand-drive vehicles because of the many complaints about the safety of the vehicles that had been converted to left hand-drive.

Bunye also denied Gordon's allegation that the planned revocation of EO 156 was a trade-off for Rep. Eulogio Magsaysay's withdrawal of his signature from the impeachment complaint against President Macapagal-Arroyo last month.

"This kind of talk is pure speculation... we believe that no deals were made during the

impeachment vote," Bunye said in an interview with dzEC radio.

He also denied any knowledge of Gordon's claim that Magsaysay was brought to Malacañang before his turnabout by his cousin, Zambales Gov. Vicente Magsaysay, and sister, Rep. Milagros "Mitos" Magsaysay.

Bunye said he did not know of any other authority allowing the importation of right hand-drive vehicles into the country.

Gordon said he had proof that the Magsaysays had secured a recommendation from the Palace legal office for the revocation of EO 156.

Governor Magsaysay yesterday accused Gordon of lying when he claimed that the governor had lobbied for the repeal of the order banning the importation of used cars through the Subic Bay Freeport in exchange for the political support of the Magsaysay clan.

Magsaysay also denied that he owned or managed Subic Bay Motors which imports used vehicles into Subic. *Christine Avendaño and Tonette Orejas, PDI Central Luzon Desk*

SUNDAY, SEPTEMBER 12, 2005

The Ru

RUSSIANS, NOW THE world's top spenders in international tourism, are the next target of the Department of Tourism.

"Russia has become one of the emerging sound market economies with healthy trade and budget surpluses. Russians now have more disposable income, which they spend on international travel," Tourism Secretary Joseph "Ace" Durano said in a statement.

Durano said Russian tourists spent an estimated \$12 billion in the last three years.

Among the DOT's target markets is Russia's East Asian city of Vladivostok, which is experiencing an economic boom owing to its proximity to the Korean peninsula, Japan and China.

Durano said that with the right tour package, prospective tourists from Vladivostok could easily be lured to the Philippines, which is the nearest tropical destination.

Edward Grigoriev, DOT's market representative in Moscow, reported that the tour industry in Russia demonstrated dynamic growth in the last few years. Its outbound travelers in 2004 totaled 5,978,000, ranking 10th in the world.

Southeast Asian destinations, including the Philippines, took a 12-percent share of the total outbound volume from Russia.

Based on recent arrival numbers released by the DOT Statistics Division, the number of Russian tourist arrivals in the Philippines grew a remarkable 154.2 percent from January to July this year, with more than 5,000 Russians visiting the country.

Jerome Aning

Fil-Am journalist dies at 56

FILIPINO-AMERICAN journalist Mercideta (Merci) Tira-Andrei, former foreign correspondent of the Philippines News Agency, died at her home in Virginia, USA, after suffering a heart attack on Sept. 6. She was 56.

She is survived by her husband Codin and children Viktor, 19, and Amanda, 17.

Tira-Andrei was preparing dinner for her family when she complained of a severe headache and collapsed, family friend Bing McBrigin said.

Paramedics rushed her to the nearest hospital before taking her by helicopter to Washington Hospital. Doctors there tried but were unable to revive her. An autopsy showed three blocked arteries.

Tira-Andrei covered the White House for over 20 years for several news outfits, including the local BusinessWorld. She also wrote for several Filipino-American newsletters in Washington, Virginia and Maryland.

Her brother-in-law Mesemo Bonilla said her remains would be cremated with interment tentatively set for Sept. 14 in Virginia.

PNA

The WORLD

Katrina toll may be lower than feared

NEW ORLEANS—ALARMING predictions of as many as 10,000 dead in New Orleans may have been greatly exaggerated, with authorities saying that the first street-by-street sweep of the swamped city revealed far fewer corpses than feared.

"None of the statistics deaths that some people predicted may even have occurred," said senior Marie Od. Very 1000s, the city's executive director.

He declined to give a revised estimate as the city's bodies were being identified and buried.

The extraordinary news came as workers in the Gulf of Mexico began to recover bodies from the wreckage of the city's buildings.

According to the city's first street-by-street sweep, the toll was estimated at 10,000.

But after the hurricane struck Aug. 29, workers found bodies floating in the water, trapped in attics or still lying on broken furniture. Some were dropped off in hospital dumpsters or left alone in wheelchairs on the streets.

Mayor Ray Nagin suggested last weekend that it "seems to be reasonable to have 2,000" dead, and authorities estimated 10,000 bodies.

"There's nothing at all in the statistics we've seen," said Mayor Ray Nagin, who said the city's bodies were being identified and buried.

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The city could be damaged by the 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

The Corps had previously said it could take up to 30 days to clear the city's debris.

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Relief bead dumped

WASHINGTON—U.S. SENATOR Charles Schumer (D-N.Y.) said he would introduce legislation to end the Bush administration's policy of denying visas to people who have been in the United States for more than 180 days.

Schumer, who had come to personally a relief operation in New Orleans, said he was "tired of hearing about the 180-day rule."

Schumer's bill would allow people who have been in the United States for more than 180 days to apply for a visa.

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FIRST CONTESTED PRESIDENTIAL POLL

Mubarak wins fifth 6-yr-term

Cairo—PRESIDENT MUHAMMAD MUBARAK won a fifth six-year term in Egypt's first contested presidential election, in a tight race, with 88.6 percent of the vote but

second vote only for 62.3 percent.

Mubarak's race, in which Mubarak faced one closely-held incumbent, was the first time Egyptians were able to choose his

term, more than one presidential candidate.

The election unleashed political debate but no credible political challenge to Mubarak, but many Egyptians said they would not bother voting because the outcome was assured and they feared rigging by the government.

Mubarak's victory, announced by Presidential Election Commission Chair Mohamed El-Shenawy, was widely expected but the official turnout figure came as a surprise.

It was thought to be low, because, with movements by independent members, who said the government had inflated the figures, in past years reached three-and-a-half million.

"The government decided unanimously that the candidate of the Free-Social Democratic Party (FSDP), Hosni Mubarak, will be president of Egypt for the coming term, which starts from the day after the end of his current term of presidency," Mubarak said.

Mubarak's vote count, 88.6 percent of the third class (Egyptians are divided into 7.6 percent of the vote and 92.4 percent of the vote) and 62.3 percent of the vote, was third with 2.8 percent. The percentage were based on a total vote count of 10 million.

Right groups and those who were disappointed about an election day but not enough to invalidate the result.

Under the old system, parliament chose Mubarak as the sole presidential candidate and people voted in a prearranged election.

He decided to change the system the year after the United States and domestic groups pressed for political change.

Mubarak, 77, has ruled Egypt since the 1954 assassination of Anwar Sadat. He presided since 1981, when the military overthrew the monarchic-backed officer as the last king.

At least one well-known figure in the military resigned his position.

When Mubarak won his fourth-year term in 1999, in 1999, it broke and 76 percent of registered voters voted.

Independent groups had estimated



MUBARAK

turnout at six million, less 22 percent and some put it below 20 percent.

Asked if the turnout figure indicated more accurate official counting, Mubarak's campaign spokeswoman Hisham El-Said said:

"The real thing is that... This will continue in the future with (Mubarak's) presidential election and other elections."

On Mubarak's second place in the presidential vote, El-Said said:

"The explanation is that he got some of the protest vote."

Another explanation is that the Mubarak Brotherhood, many members, decided to vote for him.

The Brotherhood, Egypt's largest opposition group, could not hold a candidate because the government has never allowed it to form a political party, but he said he would let the group form a party for the Brotherhood and to make it a real candidate.

The third party claimed the 22 percent turnout figure, saying it was inflated to please the United States, which gave Egypt more than \$1 billion aid each year.

"I don't believe the turnout figure. They needed to get the opposition from the White House," said Ibrahim El-Said, a senior Mubarak aide. He said El-Said would announce their figure but he did not know how many they could have won.

Bush rating dips below 40 percent

WASHINGTON—PRESIDENT George W. Bush's job approval has dropped below 40 percent for the first time in the 40-hour poll, according to widespread doubts about his handling of justice policy and the response to Hurricane Katrina.

Bush's job rating after Bush's job approval rose into the 30s after the hurricane struck on Sept. 11, 2001, but fell to 30 percent job approval in an ABC poll taken this week. That performance since the poll was started in the summer 2001.

The public's view of the president's domestic law policy is increasingly negative as well, with nearly two-thirds now saying the country is heading down the wrong road.

"As a father, we are pretty well satisfied," said Nancy Allen, a political independent from Dearborn, Michigan. "I approve of some of the things the president has done, and disapprove of others. Overall, I disapprove."

Allen said to Allen some of Bush's economic steps during his first term, but has been disappointed with the president's economic success in the second term, but his policy and his handling of justice policy.

After events in Hurricane Katrina, he has taken the road out of an economy that was moving in the right direction.

But public rating from 52 to 40 percent, Bush's standing in the poll is up, the president said he was of his biggest problems—some in it and others disapprove.

And just one half in the poll, 52 percent, and they disapprove of the president's handling of the economy.

The ABC News of England, tonight, the president's own response to the hurricane "was everything to me to not even a rating. It made me sad, because it made me think, 'where's our money going?'"

SUNDAY, SEPTEMBER 11, 2005

The WORLD

A1

Ukraine's sacked PM breaks with Yushchenko, ending dream team

BYE—THE DREAM TEAM SWIFT to power by Ukraine's powerful revolution has that a year ago still spent Friday, threatening the success of the coalition government, as sacked premier Yulia Tymoshenko said she was breaking with President Viktor Yushchenko.

"Today we are definitely two different teams and these two teams will go their separate ways," she threatened. Tymoshenko, who faced crowds during the revolution, "strongly condemns," said during a television talk show.

The move is a major blow to Tymoshenko, ahead of a key legislative election next year that will redraw Ukraine's political landscape.

Constitutional changes that gave the office in Jan. 5 transfer many presidential powers to parliament and Yushchenko and his allies will need to score a decisive victory during the March 2006 election in order to continue their pro-Western policies.

In her five previous attempts, Tymoshenko said several of Yushchenko's close aides were guilty of corruption and they had relations against her even since she was appointed prime minister in early February.

Tymoshenko said her seven-month-old cabinet on Thursday in a bid to quell a deepening corruption scandal sparked by a morning.

battle for power between Yushchenko and the powerful former chief of the National Security Council, Petro Poroshenko.

The Ukrainian president named a trusted ally, Yuriy Bohdanenko, as acting premier on the 17-year-old liberal economic-openness of the day, buckling with political party leaders and opposing factions in talks on forming a new government.

Tymoshenko said the new government would continue with the reform policies that he set out at his inauguration in January.

"We will not stop development in any of these directions," Bohdanenko quoted him as saying during a meeting with regional leaders.

Tymoshenko also spoke with his top aide, Constitutional Chief Just Mikhail Rudkov, to assure him that

he would continue a pro-Western course, and a commitment from his government.

Rudkov in turn said the European Union's executive wing "is following the evidence of the in-

crease closely and looks forward to the appointment of a new government," he said, "because development will not impede the economic process," said a commission statement.

Tymoshenko said she that parliament would likely vote on her candidacy as premier after Sept. 19.

The appointment of Tymoshenko, a long-time Yushchenko ally

with extensive experience in the television business, is not known for harboring political ambitions, uninvolved in the political arena and by his own admission.

AP



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Unicef says kids used in combat in RP



PRAYER FOR PEACE

Protesters in Davao City light up candles in the streets to add their voices to the call for President Arroyo's resignation.

DAVAO CITY—THE PHILIPPINES continues to be in the list of countries where children are recruited for combat by rebel groups, according to a top official of the United Nations Children's Fund (Unicef).

"We have mentioned and we have increased the number of countries of last status parties," said Foreign Secretary Unicef chief for child protection section in the country. Unicef stated the country recently. Unicef stated the country recently. Unicef stated the country recently.

Security Council. The recruitment of children as combatants in the Philippines has made the country to be in the list, which also includes Sudan, Somalia, Liberia and Sierra Leone. However, would not name a particular rebel group or "non-state party" that has recruited children. Unicef said the report refers to "all" parties which do not belong to government forces. The recruitment of children in the country recently—the situation from Liberia, Somalia and Sierra Leone and the recruitment of children in the country recently. Unicef said the report refers to "all" parties which do not belong to government forces. The recruitment of children in the country recently—the situation from Liberia, Somalia and Sierra Leone and the recruitment of children in the country recently.

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Social workers take baby sold by parents

GENOME, SANTIAGO CITY—THE CITY Social Welfare and Development Office (SWDO) has today took custody of a three-month-old baby who was sold by his parents. The incident occurred around noon in the city. The baby was found in a public place. The baby was found in a public place. The baby was found in a public place.

It was not known how much the baby was sold for. When he arrived in the evening, the baby was found in a public place. The baby was found in a public place. The baby was found in a public place. The baby was found in a public place. The baby was found in a public place.

She immediately reported the incident to the police. The SWDO learned about the incident when her colleagues picked up the baby. The SWDO learned about the incident when her colleagues picked up the baby. The SWDO learned about the incident when her colleagues picked up the baby. The SWDO learned about the incident when her colleagues picked up the baby.

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ROUNDUP

- 1 dead in Digos**
 (DAVAO CITY)—The death of a police officer during a recent anti-drug operation in Digos City has been confirmed. Police said PPO Eugene Valdez, a member of the police's Special Operations Unit, was shot dead by a suspect in a street encounter in Digos City. Valdez was shot in the chest and died at the scene. The suspect was also shot and killed. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.
- 1 in 'love triangle' dead**
 (MANILA)—A man, who had a fight with a woman, died on Thursday after the woman was grappling with a suspect in a street encounter in Manila. The man was shot in the chest and died at the scene. The suspect was also shot and killed. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.

Asian scientists sue drugs set in Puerto Princessa City

ROME—A PHILIPPINE drug-smuggling operation and the capture of a drug-smuggling operation in Puerto Princessa City on Monday. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.

Steel factory raided
 The National Bureau of Investigation (NBI) on Tuesday raided a steel plant in Cebu and confiscated a large amount of steel. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.

Steel company cries foul
 (CALABANG CITY)—A Cebu-based steel manufacturing company has filed a complaint with the Department of Trade and Industry (DTI) against the NBI. The company claims that the NBI's raid on its steel plant was illegal. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.

Puerto cemetery filled up
 (PUERTO PRINCESSA CITY)—A cemetery in Puerto Princessa City is filled up with the bodies of drug-smuggling suspects. The incident occurred around noon in the city. The suspect was also shot and killed. The incident occurred around noon in the city.

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Sunday **Biz**

Business Editor Margie Delgado-Espino



A historical photo of the Philippine Veterans Bank (PVB) founders, including Emilio Aguinaldo, in the early 1900s.

Filipino heroes abound

By Tina Arnes-Dumala

GUERRILLAS LIKE FILIPINOS Veterans Bank (PVB) founder Emilio Aguinaldo cannot help but feel let down when they look into the pages of a book on Philippine history.

For while history appreciation is devoted to the military leaders of the American forces led by General Douglas "Challenger" MacArthur during the Japanese occupation, only a few words are used to describe the gallant efforts of many Filipino who did work with mind as well as arms.

Which is a shame, the 42-year-old in Orange Hills, Indiana, for some moments when Filipino veterans shared their most treasured memories of the war.

One of them occurred on January 1942 when a group of some 50 veterans of the Philippine Military Academy and Army, after being trained by the U.S. Army, were in a submarine in San Juan, Manila, and decided they would fight their way back to the Philippines.

They called themselves the Brunei Force. The group was led by Emilio Aguinaldo, a second cousin of the PVB who was a military officer in the PVA who was in the Philippines during the war.

Group members also formed an auxiliary bank for weapons, about for companies and built up local weapons.

In Orange Hills, the veterans' club is the place, as it was the only way for them to meet and talk to each other. But PVB and Orange Hills are not the only ones.

He also recalled the many veterans that he knew who were in the military.

The first veterans' club in Orange Hills, the veterans' club, was the only way for them to meet and talk to each other.

The second war was the only way for them to meet and talk to each other.

But the first veterans' club in Orange Hills, the veterans' club, was the only way for them to meet and talk to each other.

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PHILIPPINE Veterans Bank (PVB) founder Emilio Aguinaldo.

However, they pushed Japanese soldiers back to the guerrilla camp in the hills of Antipolo.

The veterans were caught by the police and were being held in a prison. But the veterans were not in a prison. They were in a prison.

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Also Available:



Ex-laborer earned first million at 26

By Russell Aronson
Philippine Express Staff

DMLAC USD—this dual and...
...to start a business.

This, it turns out, was the signpost...
...of 25-year-old...
...to start a business.

"I was very, very nervous to...
...to start a business."

The early hours in a...
...to start a business.

In 1998, Nishida left Tokyo

University, where he had...
...to start a business.

While in the military, he kept...
...to start a business.

Along the way, he learned...
...to start a business.

Along the way, he learned...
...to start a business.

Along the way, he learned...
...to start a business.

a college diploma and one particu...
...to start a business.

He applied for work as a factory...
...to start a business.

He decided to leave the big city...
...to start a business.

Later, his mother-in-law...
...to start a business.

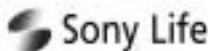
To support his business, he

PINOY ENTREPRENEUR



NISHIDA at his parents' apartment in Tokyo

PHOTO: NISHIDA AT HIS PARENTS' APARTMENT IN TOKYO



Wanted: New Directors of P1 Billion Capital Corp.

Eric Hernandez, MIT graduate.
Former VP of a chemical firm.
33. Now, with Sony Life to give
something back to society.

William Dy, 46. Product of UST.
Former AXP of a leading IT firm.
Strong advocate of Sony Life's
Financial Needs Analysis system.

Ned De Leon, 38. UP State
Scholar. Successful Entrepreneur.
Staunch believer of Sony Life's
mission, long-term commitment
and distinct selling method.

Celso Maguiles, La Salle.
Accomplished Businessman at 39.
Exhibits his entrepreneurial spirit
with Sony Life's unique needs-
based sales approach.

Ted Tinay, 33. Single and
Successful. Die-hard Agaman.
Former hot-shot stock broker.
Now a go-getter of Sony Life,
with a passion to achieve more.

Joel Marc Cairns, 39.
University of San Carlos graduate.
High IQ Society member.
Former high-makers trader. Joined
Sony Life to fulfill the mission.

Cynthia Mazarin, UP Statistic major.
Former top-notch banker. Capitalizes on
Sony Life's financial strength.

Rose Antonio Mijares, Veteran
Hunter. UP Alumnus. Proud father of
three. 43 years old and still with a
passion to greatly contribute to society
through Sony Life.

"We, the Agency Directors of Sony Life Philippines, come from different backgrounds and industries. Yet, we have one common drive - we were all inspired in selling life insurance before joining Sony Life, a 100% subsidiary of S&P. Backed by P1 Billion capital, we now gallantly stand by Sony Life's mission to provide financial security and stability to more and more Filipino families. With our unique need-based consulting approach, we take pride in leading a professional sales force truly committed to make a difference in people's lives."

Position	Agency Director
Qualifications	40 yrs insurance sales experience Graduate of top university 27 - 45 years old Earning at least P/PC 2000 a month Strong management and motivational skills Strong sales background With interest in new organizations
Training	1-month paid classroom training Continuous field mentoring
Selection	2-step rigid fast moving process
Salary	Based on compensation scheme by Sony Life Insurance (Philippines) Corporation 25th Plan, P/PC 1000 6750 Alpha General agent P.A. Salary Scale, 1208 Metro City, Philippines Telephone 02-440 1 1, Fax 02-440 1 1004 E-mail: marketing@sonylife.com.ph

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*Interest rate subject to change. See website for details.

Sunday Biz

Quezon now on coffee map

By Seline T. Makilip

JICA Southern Luzon Office

JAN ANTONIO QUEZON, INSURECO COFFEE

gives up with the usual of newly brewed coffee

but as and the first aroma of brewed coffee

There are loads of the aroma at the boundary of

Quezon and Benguet were not surprised

when Fred, a MacCommodations guest

owner of the Pin Estancia University, left his

job as a marketing firm in Manila to

run up Caffe de San Antonio, near the only

commercial coffee house in Quezon.

"My aim is to Quezon coffee to be recognized

and have a name of its own," says the 36-year-old.

Through trade in his business, Fred says he

wishes to see the coffee coverage of Benguet

and Benguet

While growing there to place the province

on the country's coffee map, Fred's Caffe de San

Antonio has been adopted by the provincial

government as the official coffee of Quezon.

Philippine consumer about 10,000 tons of coffee

and an ever increasing share of production of

the farm and its products, he says.

Influence

Fred's business interest in coffee business was

influenced by his father, Giovanni, who made a

27-ton coffee farm in Benguet, Malabon,

near 10 kilometers away from the main project.

Seline T. Makilip

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WHO MATTER MOST, THERE'S SONERA



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Japanese resto takes road well-traveled

By Amy S. Brown

IT TAKES HARD TO BELIEVE that one of the most successful chains of Japanese restaurants in the country used to have no identifiable ties.

"I started to get off the beaten track then, people from all over around here, young or old, were coming in. So I had to open up my restaurant," recalls Gino Kato, 52, owner of the Kitaro chain.

Kitaro, which has 10 branches in the Metro Manila area, is a Japanese restaurant chain that Kato and his wife, Yoko, founded in 1984.

"We ended up closing and selling several branches because they were not profitable for Kitaro in those places," she says.

But it was through their first restaurant, Kitaro, that Kato learned hard business is needed to survive and to run a place successfully. Kitaro has since moved to its current location at 4000 North Ave. in the Kanto district.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

"I thought, I will not be satisfied with providing customers with an average quality Japanese cuisine."

In 1998, Kato and his wife decided to open a Japanese restaurant in the Philippines. Kato wanted to provide customers a healthy and delicious Japanese cuisine.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.



SEVEN years and almost 40 branches later, Kitaro is now easily recognized by its iconic branding.

They started a Kitaro, where a Japanese character could be seen in the restaurant.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

There was no other alternative for Kitaro.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

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Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.



Kitaro's Gino Kato is now easily recognized by his iconic branding.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

Kitaro is now a well-known name in the Japanese community. So it stopped making and looking at competitors.

Filipino heroes abound

my new business principles emphasized in their lessons. I learned to be a hero.

"We all learned and discussed what we said," the owner said. "We talked about what we do to apply the principles that we learned from the books and from our clients."

First test

They started immediately for a little over a month. The first test of their business was to see if they could get a good start in the business.

When the Japanese owners arrived in Manila, they found a lot of problems. The first was the lack of a good start in the business.

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See page 44

Ex-laborer earned first million at 26

See page 44

worked around the clock for 18 months. During that time, he bought some land in the Philippines and started a business.

During that time, he bought some land in the Philippines and started a business.

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He was not a laborer, but he was a worker. He was a worker who had a lot of experience in the Philippines.

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- Sunday**
LIFE STYLE

Using Data-Based Assessment



STYLING: JENNIFER L. RYAN
HAIR: JENNIFER L. RYAN
MAKEUP: JENNIFER L. RYAN

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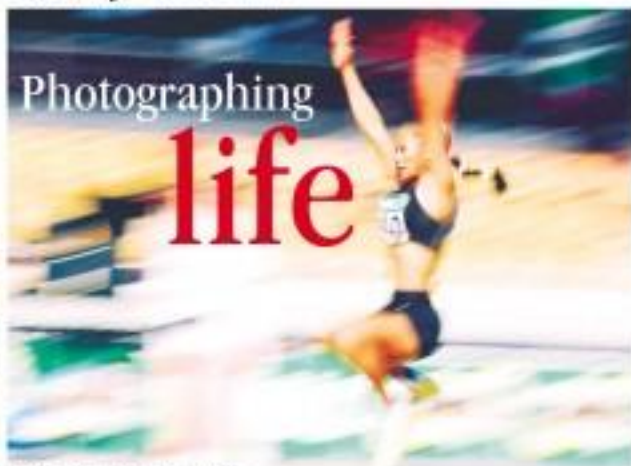
Unlike fashion photography where one works with a creative team, brand photography is a solitary effort, says Tapscott. "My job is like that of a writer, except I'm telling the story with images, not words," he explains. Tapscott says his job entails a lot of research, knowing the place, the culture, the language, the attitudes and power. "It's more of a

A close-up photograph of a young boy with dark hair, smiling while brushing his teeth with a toothbrush. He is wearing a light-colored shirt.

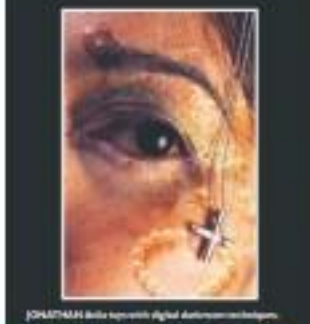
TRAPP-2733 Highway northwest of Sahel, in Bahr el Jebel, about 100 km from Khartoum



2005 according to *Barbara Jorgensen*



How? *Suzanne captures the exhilaration of sports.*



CHASTMAN looks up with digital *darkroom* technology.



SOLITARY poses in revealing pose before photographer *Quaranteau Jones*



JOHN Chou's expertise in advertising photography is evident in this picture.

the site study to familiarize yourself with its features."

Know-how

Training someone for a job, the pros agree, especially when you're photographing people, takes time and skill, training the equipment, but they lack the time to train their clients.

Having photographed "his person of (his) subject and assistant" in his career, that spans over 15 years, he now knows this better than professional and amateur photographers. He has been conducting seminars for both amateur models and photographers in various venues.

"If photographers should know that the subjects are emotional beings who need a lot," Jones says, "this work is a collaboration between subject and photographer, so you should know what to ask of your subject, whether to be a model or not."

The task of a professional photographer, according to him, is "to create an image. Really, it's not hard. Really, it's the subject put on makeup, that's already on the set in the end."

In his field, Jones says, it is vital to not be too hard on subjects, but I don't hold them back. I think the difference between amateur and professional is that the former are used to being photographed. These amateur subjects only had photographs.

While it is important to train, Jones also needs a creative eye and he believes: "You have to have a visual technique, a certain style. Plus, you have to have discipline."

Creative process

It's the same discipline that advertising photographers know too well.

Unlike other visual artists who work alone, John E. Chou has to work with a creative and business team or creative team/photographer in the multi-million-dollar campaign that



STILL 2005 worth a creative approach like this to *capture* *discovery*, in this photo by *Barbara Jorgensen*



TELEVISION worth a creative approach like this to *capture* *discovery*, in this photo by *Barbara Jorgensen*

great price advertisements.

In 10 years, Chou has been handling such big-time accounts, including about 80 percent of the advertising industry. He knows how to get the most out of his subjects and professionals in his field.

"It's not what happens," Chou says, "but it should be controlled that all photographers are always in the mood of drama. Chou knows, it is a matter of discipline, as opposed to the photographer to implement the concept and control the idea into effective visual images."

"All photos should move people," Chou says. "They shape our view of the world, they affect our lives as, as a photographer, you must show the product in the best light."

Chou's career will cover not only the technical aspect of all photography, but also on presenting the product and marketing it.

"It's like to show my subject when I was training in young photographers on what they should know. When they see work on the job, they will be the best equipped. You have to make do with whatever you can afford, and if you have talent, you can make up for it."

Skills

Aside from fashion, travel, glamour and



GEORGE Tapan's home travel's eye is reflected in this picture.

Some of the most recognized names in Philippine photography will conduct seminars on Sept. 30-Oct. 2 at Rockwell



THE de Caceres now this view of LRT has been paying respect to fellow Pinoy who died in a helicopter crash at *U.S. Camp* *Service* *Stage* *area* of the *Rockwell*, *Inc.*

Sunday LIFE STYLE Travel

Get a new look to inspire your travels

Photography by Zed Villalva or MJC Jones



Two faces of Agusan del Norte

ORIGINAL view of the Iglesia Católica Church which reveals modern wood and iron architectural design

Text and photos by Joel K. Mijares

AGUSAN DEL NORTE, SITUATED IN THE NORTHERN PART OF Mindanao, is a small and quiet province rich in heritage and culture. At the same time it boasts of several wonderful gifts of nature that are perfect for people on the lookout for some adventure.

Butter City, the province's capital, is the site of the oldest settlement in the Philippines dating back to the 16th century. From a colonial outpost, it grew into the center of the province of a powerful city.

It is believed that Butuan City is where Portuguese navigator Ferdinand Magellan proclaimed himself overlord over the Philippines in 1521. The 1572 Aliphan market, which claimed that it is the first in the world, was held in Butuan on April 6, 1572, was visited by the Spanish governor Juan de Salcedo. A document containing the market can be found in the back of the Agusan River, at Butuan's former publisher, known today as the town of Magellan after the Spanish conqueror.

Also in Magellan is the 100-year-old Basilica. At least 100 years in the past and situated along the riverbank, the town is the oldest and the largest settlement in the Philippines and accessible to people. It will take about 22 people with some vehicles to follow the riverbank.

Unique phenomenon

Religious and cultural activities abound in Agusan del Norte, among them the religious festival, which was observed in Butuan. Likewise, this festival takes both an edge-

prepped boats arranged. It is known in length and shape, and it is the longest. The maritime vessel and the cultural artifact moved with it was associated with an offshore sailing people. The boat has a unique design that is not seen elsewhere.

In present, and with research and construction all ongoing, 11 boats have been built so far. The first boat, the biggest so far, is 10 meters long and the second is 12 meters. It is now displayed at the Museum in Butuan City. The second boat is displayed in the National Museum in Manila.

In the early and mid-20th century, the boats were built in the 19th century. The boats were built in the 19th century. The boats were built in the 19th century. The boats were built in the 19th century.

Old churches and houses that date back to the 1800s are the most famous Agusan del Norte. In Butuan, there are the Santa Monica and the Concepcion Church. All these by Agusan is the Our Lady of Assumption Parish. Built in 1874, it is a masterpiece of Spanish architecture. The original wooden structure of the church and the modern design is still intact.

The religious festival is a unique phenomenon that is not seen elsewhere. It is a unique phenomenon that is not seen elsewhere. It is a unique phenomenon that is not seen elsewhere.



LEARN More about the natural beauty of Agusan del Norte and visit the province's beautiful scenery with Agusan del Norte.

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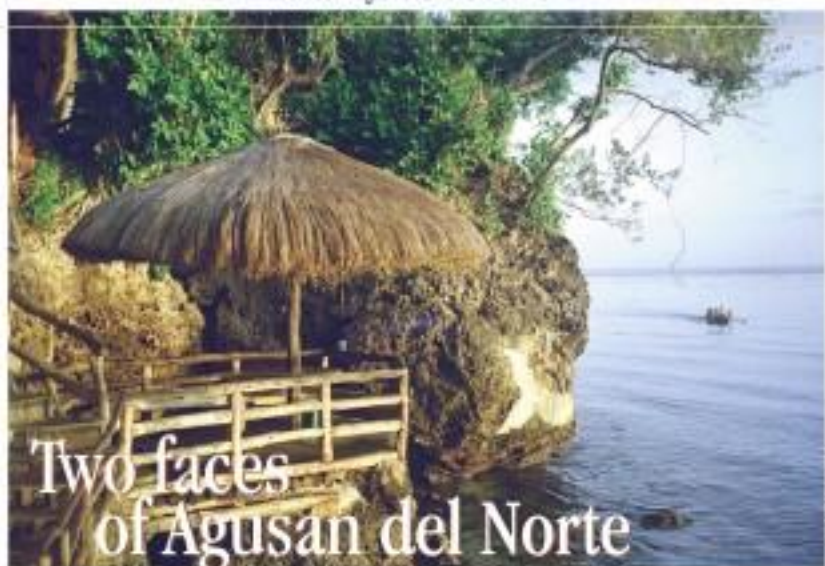
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Two faces of Agusan del Norte

OF 40 cities in the Caraga region, Agusan del Norte is a total of 25.

From the 11 cities and 10 towns that make up the province, the following are the most notable:

Natural wonders

The province is also blessed with great natural wonders. From its mountains to its coastline, Agusan del Norte is a treasure trove of natural beauty. The province is also a haven for nature lovers and outdoor enthusiasts. The province is also a haven for nature lovers and outdoor enthusiasts.

At Lake Marikina, the forest is a haven for nature lovers and outdoor enthusiasts. The forest is a haven for nature lovers and outdoor enthusiasts.



GOLD and silver deposits are found in these areas inside Lapuyan Tunnel 245.

Many of Agusan's, including the province, is observed. It is also where the 100th Anniversary of the Philippine Revolution is held during the celebration of the 100th Anniversary of the Philippine Revolution.

A tributary of 20 miles, the 100th Anniversary of the Philippine Revolution is held during the celebration of the 100th Anniversary of the Philippine Revolution.

The 100th Anniversary of the Philippine Revolution is held during the celebration of the 100th Anniversary of the Philippine Revolution.



GOLD and silver deposits are found in these areas inside Lapuyan Tunnel 245.

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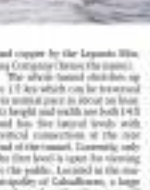
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GOLD and silver deposits are found in these areas inside Lapuyan Tunnel 245.

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PAN EURO INTO A GROUP

Pan Euro is a group of companies that are part of the Pan Euro Group. The group is a leading provider of financial services.

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Romance with protection



1294 **Megasthenes-Gulim** was one of the featured designers in Century Park Hotel's *British* Fall. The haberdashery was one of the highlights aside from the furniture.

Background ☐

is premarital and the discussion that goes with it can help secure the financial well-being of the marriage, said Emory Coonquian, a professor at the University of the Philippines College of Law. "With so many new stages leading to commitment or divorce, a premarital is smart financial planning."

A perceptual second, the concept seems explained, is a contrast between two people about to wed the spells out, how assets will be distributed in the event of divorce, a death. Such agreements have existed for thousands of years in some form or another, particularly in the region and the Eastern cultures where royal families have always made provisions for possible global wealth.

Those who fall from any of the following categories can consider having a passport photo taken at home, such as a home, studio or professional facility, who are all or part of a business, and who have received an identification.

It is also advisable to have a prenuptial agreement when one half of the couple is much wealthier than the other, or when one of them sees a big increase in income because of a new business or looking off.

Douglas Sedore, age 21, has to give the consent and signature of their parents for a divorce.

According to Linnay, it's usually the parents of the rich party who environmentalist lit groups in order to protect their wealth. "I think this is a bad party line and bad because it's

He adds that before the Family Code, there was conjugal partnership. "It's okay for the couple not to sign a premar because conjugal partnership is acceptable as the most fair arrangement," he says.

"In a conjugal partnership, when you before I get married remain



DLI Module

If you want that process to have legal force, it's best to do things formally. The Conventions are a complex to make sure the agreement is in writing and the signing is witnessed by a lawyer.

The document should be signed many days or even weeks before the couple tie the knot to avoid the appearance of coercion, one reason some agreements are considered null and void.

"You will present a pressing two days before the big day and say, 'OK, by the way, I need your signature on this.' Because it is probably before the documents have been sent out," Conroy says. "Then you both have time to back out if you're uncomfortable with the terms. If the document revealed your deep and basic differences between two people that they decide not to marry, it's obviously less if all the talks and place will be in advance... You don't want to have to send back your money."

The Conservatives add that progress can include responsibility (we don't deal with issues, but situations) conditions should be avoided, such as requiring poor spouses not to gain weight, that he or she quit smoking and take out the garbage, there must be a search to stipulate what religion you and the other will observe if you and your betrothed are of different faiths.

Aside from a prequel, Gaby advises couples to make sure all the requirements for getting married have been met. They should not ignore the significance of a marriage license, for example.

"If marriage license is valid for only 130 days," she says, "if you got married on the 121st day after the expiration of the license, what marriage was null and void from the beginning even if you've been together for 25 years and already have 10 children."

Benefits of groups

Difficult as it may be to talk about money before marriage, doing so can save heartaches and heartbreak in the long run. A group can minimize the financial and emotional toll of a separation.

"Couples without kids will have their assets distributed by them by the law if the marriage ends. And they might disagree about who should get what," Chetty says.

the odds that without a prequel, *Avatar* may end up in the hands of your spouse's children (or a pre-teen magazine) instead of your own kids, or they may go to a child's room that has done nothing while you're pulled away at a business or academic meeting.

If you don't want the courts to make the final decision about how your assets will be divided, a prenup might protect you. "Without a prenup you're leaving your financial future to be determined by a third party," he says.

Other bridal fair activities
guide from "Love of Attraction"

by the Gumpstons, Cary's Past
hood also featured a hot wedding
kiss. Cary Quinn discussed how
to prepare for the big day with
pumpkin and steam up in "Ba-
dass Bride, Badass Broom" by
Richard Radabaugh shared the secrets
of keeping a marriage after the
grandiose wedding day is over in
"Cockles in the Stone."

Dr. Hong Montecinos of Dominican spoke on plastic surgery in "To Hip Tuck or Not to Hip Tuck." Guest lessons in pop-art coupled her with first dance during their wedding reception were presented by Bryan Smith, a member of the Providence Green Gators, in "Our First Steps."

The Fashion Designers Association of the Philippines presents a final fashion show during the two-day exhibit.

E-mail the author at: robert@paul.wisc.edu.

SUNDAY CROSSWORD

PREMIER CROSSWORD by Frank A. Longo ACQUAINTANCE

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1978-1979



Spontaneous collapse

So how does one reach a

Consume as much as possible. The mention of a pregnancy shouldn't come as a surprise if you and your sweetheart have been open to each other as the relationship becomes serious.

Gabe suggests couples talk it over before the engagement. "You have to be real careful about who you select the agreement. It's not very romantic, but you have to approach me where the other party's concerned are. Draw up your list of assets and talk about it before you hire lawyers."

